

Certificate of Notice Page 1 of 4
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 Kathleen Ann Alvarez
 Debtor

Case No. 17-18637-mdc
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-2

User: admin
 Form ID: 318

Page 1 of 2
 Total Noticed: 29

Date Rcvd: Apr 13, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 15, 2018.

db +Kathleen Ann Alvarez, 530 Main Street, Apt A, Pennsburg, PA 18073-1524
 14033930 +25th Street Easton Dental, P.C., 2441 Nazareth Road, Easton, PA 18045-2743
 14033932 +Assoc Credit Services, 115 Flanders Rd Ste 140, Westborough, MA 01581-1087
 14033936 +CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034
 (address filed with court: Cbna, 50 Northwest Point Road, Elk Grove Village, IL 60007)
 14033944 +Lehigh Valley Trauma Center, 1200 S Cedar Crest Blvd, Allentown, PA 18103-6248
 14033952 +US Department of Education, PO Box 87103, Lincoln, NE 68501-7103
 14033951 Upper Perkiomen Valley Ambulance, 44 S. Chestnu St. Fl2, Boyertown, PA 19512-1509

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr EDI: BTPDERSHAW.COM Apr 14 2018 05:43:00 TERRY P. DERSHAW, Dershaw Law Offices,
 P.O. Box 556, Warminster, PA 18974-0632
 smg E-mail/Text: bankruptcy@phila.gov Apr 14 2018 01:51:37 City of Philadelphia,
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,
 Philadelphia, PA 19102-1595
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Apr 14 2018 01:51:30 U.S. Attorney Office,
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
 14033931 +EDI: AMEREXPR.COM Apr 14 2018 05:43:00 Amex, Po Box 297871,
 Fort Lauderdale, FL 33329-7871
 14033933 EDI: BANKAMER.COM Apr 14 2018 05:43:00 Bk Of Amer, Po Box 982238, El Paso, TX 79998
 14033934 EDI: CAPITALONE.COM Apr 14 2018 05:43:00 Capital One, 15000 Capital One Dr,
 Richmond, VA 23238
 14033935 +EDI: CAPITALONE.COM Apr 14 2018 05:43:00 Capital One, Po Box 30253,
 Salt Lake City, UT 84130-0253
 14033937 +EDI: CHASE.COM Apr 14 2018 05:43:00 Chase Card, Po Box 15298, Wilmington, DE 19850-5298
 14033938 +EDI: CITICORP.COM Apr 14 2018 05:43:00 Citi, Po Box 6241, Sioux Falls, SD 57117-6241
 14033939 +EDI: WFNBNB.COM Apr 14 2018 05:43:00 Comenity Bank/pier 1, Po Box 182789,
 Columbus, OH 43218-2789
 14033940 +EDI: WFNBNB.COM Apr 14 2018 05:43:00 Comenitybank/wayfair, Po Box 182789,
 Columbus, OH 43218-2789
 14033941 +EDI: WFNBNB.COM Apr 14 2018 05:43:00 Comenitybk/bonton, Po Box 182789,
 Columbus, OH 43218-2789
 14033942 +EDI: RCSFNBMARIN.COM Apr 14 2018 05:43:00 Credit One Bank Na, Po Box 98875,
 Las Vegas, NV 89193-8875
 14033943 +EDI: IRS.COM Apr 14 2018 05:43:00 Internal Revenue Service, 600 Arch Street, RM 5200,
 Philadelphia, PA 19106-1611
 14033945 +EDI: MERRICKBANK.COM Apr 14 2018 05:43:00 Merrick Bank Corp, Pob 9201,
 Old Bethpage, NY 11804-9001
 14033946 +EDI: NAVIENTFKASMSERV.COM Apr 14 2018 05:43:00 Navient, Po Box 9500,
 Wilkes Barre, PA 18773-9500
 14033947 +EDI: AGFINANCE.COM Apr 14 2018 05:43:00 Onemain, Po Box 1010, Evansville, IN 47706-1010
 14034905 +EDI: PRA.COM Apr 14 2018 05:43:00 PRA Receivables Management, LLC, PO Box 41021,
 Norfolk, VA 23541-1021
 14033948 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Apr 14 2018 01:51:08
 Pennsylvania Department of Revenue, Bankruptcy Division, PO Box 280946,
 Harrisburg, PA 17128-0946
 14033949 +EDI: RMSC.COM Apr 14 2018 05:43:00 Synch/care Credit, C/o Po Box 965036,
 Orlando, FL 32896-0001
 14037037 EDI: BL-TOYOTA.COM Apr 14 2018 05:43:00 Toyota Motor Credit Corporation,
 c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
 14033950 +EDI: TFSR.COM Apr 14 2018 05:43:00 Toyota Motor Credit Corporation, PO Box 9786,
 Cedar Rapids, IA 52409-0004

TOTAL: 22

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

smg* Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
 Harrisburg, PA 17128-0946
 14036232* +Pennsylvania Department of Revenue, Bankruptcy Division PO BOX 280946,
 Harrisburg, PA 17128-0946

TOTALS: 0, * 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

District/off: 0313-2

User: admin
Form ID: 318

Page 2 of 2
Total Noticed: 29

Date Rcvd: Apr 13, 2018

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 15, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 12, 2018 at the address(es) listed below:

JOSEPH L QUINN on behalf of Debtor Kathleen Ann Alvarez CourtNotices@sjr-law.com
KEVIN G. MCDONALD on behalf of Creditor Toyota Motor Credit Corporation
bkgroup@kmlawgroup.com
TERRY P. DERSHAW td@ix.netcom.com, PA66@ecfcbis.com;7trustee@gmail.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 4

Information to identify the case:

Debtor 1	Kathleen Ann Alvarez	Social Security number or ITIN	xxx-xx-3748
	First Name Middle Name Last Name	EIN	__-____
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number: 17-18637-mdc			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Kathleen Ann Alvarez

4/12/18

By the court: Magdeline D. Coleman
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.